

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security       0 Assumption of Executory Contract or Unexpired Lease       2 Lien Avoidance

Last revised: December 1, 2017

**UNITED STATES BANKRUPTCY COURT  
District of New Jersey**

In Re:      William F Coughlin  
                 Kathleen M Coughlin

Case No.: 16-17396  
Judge: RG

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**

Original  
 Motions Included

Modified/Notice Required  
 Modified/No Notice Required

Date: 3/1/2018

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**THIS PLAN:**

DOES  DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

DOES  DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

DOES  DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney CJB      Initial Debtor: WFC      Initial Co-Debtor KMC

### Part 1: Payment and Length of Plan

a. The debtor shall pay 285.00 Monthly to the Chapter 13 Trustee, starting on January 1, 2018 for approximately 40 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

Future Earnings  
 Other sources of funding (describe source, amount and date when funds are available): \$5,700 already paid into plan.

c. Use of real property to satisfy plan obligations:

Sale of real property  
Description:  
Proposed date for completion: \_\_\_\_\_

Refinance of real property:  
Description:  
Proposed date for completion: \_\_\_\_\_

Loan modification with respect to mortgage encumbering property:  
Description:  
Proposed date for completion: \_\_\_\_\_

d.  The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e.  Other information that may be important relating to the payment and length of plan:

### Part 2: Adequate Protection

**NONE**

a. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Scura, Wigfield, Heyer, Stevens & Cammarota, LLP	Administrative	Amount to be determined by further application to the Court
Internal Revenue Service	Priority federal tax	5,377.09
NJ, Div. of Taxation	Priority state tax	2,204.23

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:  
 None  
 The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim

pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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#### Part 4: Secured Claims

##### a. Curing Default and Maintaining Payments on Principal Residence: **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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##### b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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##### c. Secured claims excluded from 11 U.S.C. 506: **NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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##### d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
Summit Oaks Hospital	DJ-232985-2013	916.05	299,000.00	443,097.42	0	0	Pro Rata

New Jersey, Division of Taxation	DJ-028392-2014	4,015.03	299,000.00	443,097.42	0	0	Pro Rata
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender  NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C. 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan  NONE**

The following secured claims are unaffected by the Plan:

Creditor

**Specialized Loan Servicing - mortgage on residence**

**g. Secured Claims to be Paid in Full Through the Plan  NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan

**Part 5: Unsecured Claims  NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- Not less than \$ 2,882.00 to be distributed *pro rata*
- Not less than \_\_\_ percent
- Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases  NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions  NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J.**

**LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f).  **NONE****

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
Summit Oaks Hospital	DJ-232985-2013	Judgment	916.05	299,000.00	29,756.78	443,097.42	ALL
New Jersey, Division of Taxation	DJ-028392-2014	Judgment	4,015.03	299,000.00	29,756.78	443,097.42	ALL

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.  **NONE****

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.  **NONE****

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

Upon Confirmation  
 Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims

6) General Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee  is,  is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification  NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 4/19/2016

Explain below <b>why</b> the plan is being modified:	Explain below <b>how</b> the plan is being modified:
<u>To treat the mortgage with Specialized Loan Servicing, LLC as unaffected, due to to the Court ordered loan modification.</u>	<u>Specialized Loan Servicing, LLC added to Part 4, section f.</u>

Are Schedules I and J being filed simultaneously with this Modified Plan?  Yes  No

**Part 10 : Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

**NONE**

Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date March 1, 2018

/s/ Christopher J. Balala

Christopher J. Balala 030732010 NJ

Attorney for the Debtor

Date: March 1, 2018

/s/ William F Coughlin

William F Coughlin

Debtor

Date: March 1, 2018

/s/ Kathleen M Coughlin

Kathleen M Coughlin

Joint Debtor

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date March 1, 2018

/s/ Christopher J. Balala

Christopher J. Balala 030732010 NJ

Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: March 1, 2018

/s/ William F Coughlin

William F Coughlin

Debtor

Date: March 1, 2018

/s/ Kathleen M Coughlin

Kathleen M Coughlin

Joint Debtor

**Certificate of Notice Page 8 of 9**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 William F Coughlin  
 Kathleen M Coughlin  
 Debtors

Case No. 16-17396-RG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: pdf901

Page 1 of 2  
 Total Noticed: 39

Date Rcvd: Mar 02, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 04, 2018.

db/jdb +William F Coughlin, Kathleen M Coughlin, 15 Fairview Terrace, Wayne, NJ 07470-4304  
 cr +DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE F, Phelan Hallinan & Schmieg, PC,  
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 cr +Specialized Loan Servicing LLC, as servicer for De, C/O Buckley Madole, P.C.,  
 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713  
 516294839 +A A Action Collection Co, Inc., 29 Columbia Turnpike Ste 302, Florham Park, NJ 07932-2240  
 516124423 +AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
 (address filed with court: Am Honda Fin, 201 Little Falls Dr, Wilmington, DE 19808)  
 516124422 +Aa Action Collection, 29 Columbia Tpke Ste 303, Florham Park, NJ 07932-2240  
 516124426 +Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890  
 516124427 +Ctech Coll, 5505 Nesconset Hwy, Mount Sinai, NY 11766-2037  
 516352711 +DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE F, Default Document Processing, N9286-01Y,  
 1000 Blue Gentian Road, Eagan, MN 55121-7700  
 517362736 +Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 516124430 +Executive Credit Mgmt, 4 Waterloo Rd, Stanhope, NJ 07874-2653  
 516124431 +First Federal Credit C, 24700 Chagrin Blvd Ste 2, Cleveland, OH 44122-5662  
 516124432 +Glazer & Kamel, 1207 East Grand Street, #3, Elizabeth, NJ 07201-2328  
 516124433 +High Focus Centers, 47 Maple Street, No.: 401, Summit, NJ 07901-2540  
 516124435 +Lee S. Dennison, Esq., 231 High Street, Mount Holly, NJ 08060-1450  
 516124437 +Phelan, Hallinan & Diamond, LLP, 400 Fellowship Road, ste. 100, Mount Laurel, NJ 08054-3437  
 516124439 +Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020  
 516124436 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: New Jersey Division of Taxation,  
 Compliance & Enforcement - Bankruptcy, 50 Barrack St., 9th Fl., PO Box 245,  
 Trenton, NJ 08695)  
 517212740 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
 Highlands Ranch, Colorado 80129-2386  
 517212741 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
 Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 516124440 +Summit Collection Svcs, 50 N Franklin Tpke Ste 1, Ho Ho Kus, NJ 07423-1562  
 516124441 +Summit Oaks Hospital, 19 Prospect St., Summit, NJ 07901-2531  
 516124442 +Trident Asst, 53 Perimeter Ctr E Ste 4, Atlanta, GA 30346-2294  
 516124424 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,  
 ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203  
 (address filed with court: Americas Servicing Co, 8480 Stagecoach Circle,  
 Frederick, MD 21701)  
 516124443 +Wayne Surgical Center, 1176 Hamburg Turnpike, Wayne, NJ 07470-5070  
 516352916 +Wayne Surgical Center, LLC., c/o Pressler and Pressler, LLP., 7 Entin Road,  
 Parsippany NJ 07054-5020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 02 2018 23:34:16 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 02 2018 23:34:12 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr E-mail/PDF: rmscledi@recoverycorp.com Mar 02 2018 23:31:36 Orion,  
 c/o Recovery Management Systems Corp., Attn: Ramesh Singh, 25 SE 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 516124425 E-mail/Text: ebn@americancollect.com Mar 02 2018 23:34:26 Americancollect Inc, Po Box 1566,  
 Manitowoc, WI 54221  
 516251973 E-mail/PDF: resurgentbknotifications@resurgent.com Mar 02 2018 23:37:18  
 Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory,  
 Corporation of America Holdings, Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 516143430 E-mail/Text: mrdiscen@discover.com Mar 02 2018 23:33:32 Discover Bank,  
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 516124428 +E-mail/Text: mrdiscen@discover.com Mar 02 2018 23:33:32 Discover Fin Svcs Llc,  
 Po Box 15316, Wilmington, DE 19850-5316  
 516124429 +E-mail/Text: bankruptcies@escallate.com Mar 02 2018 23:33:28 Escallate Llc,  
 5200 Stoneham Rd, North Canton, OH 44720-1584  
 516124434 +E-mail/Text: cio.bnemail@irs.gov Mar 02 2018 23:33:48 Internal Revenue Service,  
 PO Box 7346, Philadelphia, PA 19101-7346  
 516185117 E-mail/PDF: rmscledi@recoverycorp.com Mar 02 2018 23:31:18 Orion,  
 c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 516234630 E-mail/PDF: rmscledi@recoverycorp.com Mar 02 2018 23:31:54 Orion Portfolio Services LLC,  
 c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami, FL 33131-1605

District/off: 0312-2

User: admin  
Form ID: pdf901

Page 2 of 2  
Total Noticed: 39

Date Rcvd: Mar 02, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

517317560 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 02 2018 23:31:52  
Orion Portfolio Services LLC, c/o PRA Receivables Management, LLC, PO Box 41021,  
Norfolk VA 23541-1021  
516124438 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 02 2018 23:31:16  
Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516272834\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Department of Treasury,  
Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 04, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 1, 2018 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR MORGAN STANLEY ABS CAPITAL I INC. TRUST 2006- NC4, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-NC4 nj.bkecf@fedphe.com  
Christopher J. Balala on behalf of Debtor William F Coughlin cbalala@scuramealey.com, ecfbkfilings@scuramealey.com; dsklar@scuramealey.com; ascolavino@scuramealey.com; dmedina@scura.com  
Christopher J. Balala on behalf of Joint Debtor Kathleen M Coughlin cbalala@scuramealey.com, ecfbkfilings@scuramealey.com; dsklar@scuramealey.com; ascolavino@scuramealey.com; dmedina@scura.com  
David L. Stevens on behalf of Debtor William F Coughlin dstevens@scuramealey.com, cbalala@scuramealey.com; ecfbkfilings@scuramealey.com; dsklar@scuramealey.com; ascolavino@scuramealey.com; dmedina@scura.com  
David L. Stevens on behalf of Joint Debtor Kathleen M Coughlin dstevens@scuramealey.com, cbalala@scuramealey.com; ecfbkfilings@scuramealey.com; dsklar@scuramealey.com; ascolavino@scuramealey.com; dmedina@scura.com  
Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2006-NC4, Mortgage Pas-Through Certificates, Series 2006-NC4 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Francesca Ann Arcure on behalf of Creditor Specialized Loan Servicing LLC, as servicer for Deutsche Bank National Trust Company, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2006-NC4, Mortgage Pass-Through Certificates, Series 2006-N nj\_ecf\_notices@buckleymadole.com, NJ\_ECF\_Notices@McCalla.com  
James Patrick Shay on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR MORGAN STANLEY ABS CAPITAL I INC. TRUST 2006- NC4, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-NC4 james.shay@phelanhallinan.com  
Marie-Ann Greenberg magecf@magnettrustee.com  
Michael Frederick Dingerdissen on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR MORGAN STANLEY ABS CAPITAL I INC. TRUST 2006- NC4, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-NC4 nj.bkecf@fedphe.com  
Rebecca Ann Solarz on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2006-NC4, Mortgage Pas-Through Certificates, Series 2006-NC4 rsolarz@kmllawgroup.com

TOTAL: 11